

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
 LUIS ARVAYO
 SANDRA ARVAYO

CASE NO. 04 B 31817

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
 SSN XXX-XX-9463 SSN XXX-XX-8451

 TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
 Final Report and Account of the administration of the estate pursuant to
 11 USC 1302(b)(1).

1. The case was filed on 08/26/04 and confirmed on 11/15/04.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 40957.95 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CITIMORTGAGE	CURRENT MORTG	.00	.00	.00
DISCOVER BANK	UNSECURED	7257.64	.00	7257.64
GE CAPITAL FINANCIAL	UNSECURED	NOT FILED	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	2909.32	.00	2909.32
ECAST SETTLEMENT CORPORA	UNSECURED	8798.88	.00	8798.88
ECAST SETTLEMENT CORPORA	UNSECURED	3878.21	.00	3878.21
ECAST SETTLEMENT CORPORA	UNSECURED	9008.96	.00	9008.96
RESURGENT CAPITAL SERVIC	UNSECURED	3084.84	.00	3084.84
CITIMORTGAGE	COST OF COLLE	399.84	.00	399.84
FOX VALLEY LEGAL GROUP	REIMBURSEMENT	75.00	.00	75.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	.00	474.84	34937.85	.00	35412.69
PRINCIPAL PAID	.00	474.84	34937.85	.00	35412.69
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	.00	474.84	34937.85	.00	35412.69

The Debtor's attorney, FOX VALLEY LEGAL GROUP, was allowed \$ 3100.00
 and was paid \$ 200.00 direct and \$ 2900.00 through the plan.

The Trustee received \$ 1906.08 .

Refunds to the Debtor totaled \$ 739.18 .

Wherefore, the Trustee requests an order be entered discharging
 the Trustee and the surety on his bond from any further liability
 in this case.

of 2
/S/
GLENN STEARNS
CHAPTER 13 TRUSTEE